

Chapter 5

HOUSING AND HISTORIC PRESERVATION

INTRODUCTION

Over the past decade, growth of residential developments and housing issues has been the most prominent and contentious points of debate in Grant County. Housing types, location, density and infrastructure are the common themes in most of the applications that come before the Planning Commission. This section of the Comprehensive Plan will frame the questions and outline good planning principles for the decisions that the Planning Commission must make every meeting.

The quality of life in any region is integrally related to quality of housing. Goals for the improvement of housing must focus simultaneously on issues of supply and demand. Demand factors include population growth, demographic patterns of household formation, income factors, and economic opportunities in the county and region. Additional local factors affecting demand include transportation, educational, commercial, and recreational facilities and proximity to jobs. Housing supply factors include availability of land, capital, financing, and appropriate infrastructure including road access and required utilities.

In a market economy, the role of government in housing may not be well understood. Housing supply is typically considered a market matter, except where housing for the economically disadvantaged is concerned. However, government provision or withholding of appropriate zoning or services, such as water and sewer, can affect housing supply in an area. On the demand side, homebuyers' perceptions of local and regional amenities influence private decisions to locate in an area. Government action affecting the transportation system, schools, parks and recreation, and other local amenities can affect these perceptions and, in turn, the desirability of an area as a place to live. Housing decisions, whether a result of deliberate policy orientation or an accumulation of private choices, in turn carry long-term consequences affecting community growth patterns and lifestyles. The potential benefits to the county of a concerted, coordinated housing policy should therefore be clear.

In Grant County significant population growth has been experienced and is projected to continue. Housing construction will have to keep pace if decent, sanitary, and safe housing will be available to the expanded population. The county and cities must be concerned with the housing needs of the current and projected population in terms of location and affordability of housing. They must also be concerned with maintaining an appropriate mix of housing types to insure that local fiscal revenues will be sufficient to provide necessary services to the population. These two sides of the housing equation must be kept in balance if the county is to maintain a decent standard of public health, safety, and welfare for its citizens.

Apart from the use of public moneys to build or rehabilitate low and moderate income housing or to subsidize housing costs, the major tools a local government has to influence the quality, quantity, type, and location of housing are (1) direct regulatory means such as zoning and code enforcement, and (2) indirect means such as provision of services and amenities and aesthetic regulations.

HISTORIC HOUSING DATA

Historic housing information for Grant County is available from U.S. Census Data. For Grant County overall, the number of housing units increased from 5,355 in 1980 to 6,543 in 1990, a 22.2 % increase, and to 7,881 in 1998, a 20.4% increase. Table 5-1 shows comparative 1998 census data for Grant County and all four cities.

TABLE 5-1							
housing units by tenure, 1998							
AREA	TOTAL UNITS	PERSONS PER HOUSE-HOLD	OWNER OCCUPIED HOUSING UNITS	TOTAL %	RENTER OCCUPIED HOUSING UNITS	TOTAL %	VACANCY RATE
Grant Co.	<u>7,881</u>	<u>2.64</u>	4,303	77.1	1,282	22.9	14.6
Williamstown	<u>1,369</u>	<u>2.57</u>	782	66.3	397	33.7	9.2
Dry Ridge	<u>689</u>	<u>2.86</u>	315	54.4	264	45.6	4.6
Crittenden	<u>883</u>	<u>2.17</u>	192	74.4	66	25.6	8.8
Corinth	<u>85</u>	<u>2.2</u>	38	63.3	22	36.7	29.4
Unincorp. Areas	<u>4,940</u>	<u>2.59</u>	2,976	84.8	533	15.2	18.0

The number of housing units is increasing due to an increase in population and a reduction in the number of persons per household. The number of persons per household has been declining since the 1960's as families have fewer children, couples wait longer to get married and the number of elderly persons has increased. This trend continued in the 1980's. In 1980, there were 2.97 persons per household in Grant County. This declined to 2.78 in 1990, and further, to 2.64 in 1998. The decline is accentuated in the north end of the county where the population growth rate has been the highest. The housing boom in the Crittenden area has been in response to the job growth in the northern Kentucky area, and it therefore follows that individuals and young families occupy most of the housing units. This trend is expected to continue for as long as the job growth in the northern Kentucky area fuels the population growth in Grant County.

Homeownership rates are higher in Grant County overall than national averages. Nationally, about 65 percent of all occupied housing units are owner occupied with 35 percent renter occupied. In Grant County, owner occupancy rates exceed 77 percent with the highest rates in the unincorporated area of the county where there are few apartments. Dry Ridge has the highest rates of renter occupancy with 45.6 percent of occupied units renter occupied.

The overall vacancy rate for Grant County in 1990 was 14.6 percent. This is considered to be somewhat high. Usually four to five percent vacancy rates are considered healthy and necessary to provide choice and mobility in the housing market. Too many vacancies will reduce the demand for new units. Too few vacancies will often force up prices and generate demand for new units. In Grant County, the vacancy rates are highest in Corinth (29.4 %) and the unincorporated areas of the county (18 %). In these areas, the high rates may be attributed to a higher percentage of older and substandard homes. Substandard and dilapidated units will remain vacant when better housing is readily available.

Table 5-2 shows the types of housing units available in Grant County, based upon the census data of 1990, and augmented with data from 1998.

<p>TABLE 5-2</p> <p>housing units per structure, 1990 census *</p>											
AREA	TOTAL	SINGLE FAMILY		DUPLEX		3-4 UNITS/STRUCTURE		5 OR MORE/ STRUCTURE		MOBILE HOMES	
		#	%	#	%	#	%	#	%	#	%
Grant Co.	6,543	4,129	63.1	120	1.8	91	1.4	374	5.7	1,747	26.7
Williamstown	1,289	753	58.4	56	4.3	33	2.6	205	15.9	221	17.1
Dry Ridge	607	371	61.1	22	3.6	45	7.4	119	19.6	48	7.9
Crittenden	283	193	68.2	0	0	0	0	16	5.7	74	26.1
Corinth	85	44	51.8	10	11.8	11	12.9	12	14.1	6	7.1
Unicorp.	4,279	2,768	64.7	32	0.7	2	0	22	0.5	1,398	32.7

* Note: remaining units listed as "other" are not included.

Single-family homes are the predominate type of housing in all areas of the county. Multi-unit structures such as duplexes and apartments are concentrated in the cities, especially Crittenden and Dry Ridge. Only 1.2 percent of the units in the unincorporated areas are multi-unit structures. Mobile homes are found in the greatest numbers in the unincorporated areas of the county, which had 1,398 mobile homes in 1990 (32.7 percent of the housing units). Crittenden and Williamstown also have a significant number of mobile homes accounting for 26.1 percent of the housing stock in Crittenden and 17.1 percent in Williamstown. In the two cities, mobile homes are concentrated in mobile home parks. The estimates for 1998 is that 30% of existing housing is now manufactured housing, and that over 50% of dwelling units now being developed are manufactured housing. Changes in state legislation are expected to impact the way in which this housing type is regulated. It is expected that housing types, by construction, will be regulated by siting standards rather than by zoning, as is now the practice. Manufactured housing would then be integrated into existing housing developments of site built homes. This may further the rate at which manufactured housing grows as a segment of the housing market. This may be one of the most critical issues relating to growth that Grant County will face over the next ten years. Policies should be developed to address this expected change in regulatory practice.

The most significant change in the housing stock has been the continued increase in the number and percentage of mobile homes in the county. In 1970 there were 405 mobile homes in Grant County accounting for 11.2 percent of the housing stock. These numbers increased to 743 mobile homes and 15.2 percent in 1980. The number of mobile homes in Grant County more than doubled between 1980 and 1990 to 1,747 units accounting for 26.7 percent of the housing stock. While the number of single family homes in the county increased from 2,914 in 1970 to 4,129 in 1990 (a 41.7 % increase), single-family homes declined from 80.4 percent of the housing stock to 63.1 percent for the same period. This is due to the increased number of mobile homes. The trend in the number and percentage of housing units in Grant County by type from 1970 to 1990 is summarized in Table 5-3.

TABLE 5-3 summary of housing units for Grant County 1970 - 1990									
HOUSING TYPE	1970		1980		1990		1998 estimated		% INCREASE 1970-1998
	#	%	#	%	#	%			
SINGLE FAMILY	2,914	80.4	3,765	77.4	4,129	63.1	4,807	61%	64.9
MULTI-FAMILY	305	8.4	355	7.3	585	8.9	709	9%	232.5
MOBILE HOME	405	11.2	743	15.3	1,747	26.7	2,364	30%	583.7
OTHER *	-	-	-	-	82	1.3			
TOTAL	3,624	100	4,863	100	6,543	100	7,881	100	217.4

* Other category includes any unit occupied as a housing unit that does not fit the previous categories. This includes houseboats, railroad cars, campers, vans etc. The other category was not included in census data prior to 1990.

CURRENT HOUSING TRENDS

Housing trends since the 1990 census can be analyzed by examining housing building permit information for Grant County. This information may have some overlap with the 1990 census, which was conducted in April 1990. Some permit information is missing, especially for Grant Co./Corinth for 1991 and most of 1992. It will also not account for housing units, which may have been demolished or otherwise removed from the housing supply since 1990. It is also important to note that many homes built outside of city limits on five acres or more were exempt from the permitting process for this time period. Table 5-4 summarizes the building permit information obtain from the Grant County Building Inspector's office for the unincorporated areas and Corinth and the cities of Williamstown, Dry Ridge and Crittenden.

TABLE 5-4 summary of housing building permits for Grant County 1990 - July, 1995						
AREA	SINGLE FAMILY		MULTI-FAMILY		MOBILE HOMES	
	#	%	#	%	#	%
GRANT CO./CORINTH	215	60.4	2	1.1	97	58.1
WILLIAMSTOWN	45	12.6	4	2.3	5	3.0
DRY RIDGE	25	7.0	52	29.5	1	0.6
CRITTENDEN	71	19.9	118	67.0	64	38.3
TOTAL	356	100	176	100	167	100

Of a total of 699 new building permits for housing issued between January, 1990 and July, 1995, half were single family homes (50.9 %), a quarter were multi-family homes (25.2 %) and the remaining quarter (23.9 %) were mobile homes. The majority of new single-family homes and mobile homes were constructed in the unincorporated areas of the county. The majority of multi-family units were constructed in Dry Ridge (29.5 %) and Crittenden (67 %). Crittenden also had a large number of new mobile homes (67) accounting for 38.3 % of the mobile homes for which building permits were obtained. Since July of 1995, permitting for new housing has continued on at the same rates. Permits, utilities connections and estimates have been used to calculate figures up to 1998 for the preceding sections of this chapter. The 2000 census data for housing has not yet been released.

HOUSING CONDITIONS

Housing conditions can be evaluated by analysis of selected census data measures and by visual surveys. Census data indicators of substandard housing include age of the housing stock, structures lacking complete plumbing facilities and overcrowding.

Housings units constructed prior to 1940 are considered to be potentially substandard. Those lacking complete plumbing facilities are also substandard. A housing unit is considered to have complete plumbing facilities if it has hot and cold piped water, a flush toilet and a bathtub or shower. A unit is considered to lack complete plumbing facilities if any of the three facilities are not present. Overcrowding is considered to exist if there is more than one person per room in a household.

The statistical analysis of housing information was supplemented by window surveys of housing conditions in each community. Housing conditions in Williamstown are generally good. There are a few scattered homes in poor condition, but no concentrated areas of dilapidated housing. While there are a moderate number of older homes, many of these homes are well maintained. Housing conditions in Dry Ridge are also good. There are no concentrated areas of substandard or dilapidated housing. Housing stock in Crittenden is generally newer than that of the other cities due to recent construction. There are no concentrations of poor housing and census information suggests that fewer than 20 homes have major deficiencies.

Of the incorporated areas, Corinth has the worst housing conditions. A high percentage the housing in Corinth (48.2%) was constructed prior to 1940. Corinth also has a high vacancy rate. As of 1990, 14.1 percent of the homes in the city lacked complete plumbing facilities. Poor housing conditions in Corinth were verified by a drive through survey. There is a concentration of vacant and substandard homes in the area of Corinth along U.S. 25, south of KY 330. There are also several homes in need of repair in the north end of Corinth. While outside of city limits, there are a number of vacant, dilapidated homes and homes in poor condition in the area around Corinth Lake. A new sewer system will be completed for Corinth in 1995. Many homes will upgrade their bathroom facilities once the sewage treatment system is operational. The presence of the sewage system should increase property values and provide an incentive for housing improvements in Corinth. It is recommended that Federal grant moneys be pursued to address housing conditions in and around Corinth.

Housing conditions in the unincorporated areas of Grant County are variable. While there are no large areas of concentrated poor housing, there are a number of substandard homes scattered throughout the county. There are 715 homes that were constructed prior to 1940 and 253 which lack complete plumbing facilities. Also, 148 homes are overcrowded with more than one person per room and 658 use wood or coal as a primary heat source or lack a heat source.

PUBLICLY ASSISTED HOUSING

A variety of financial assistance is available to help low-income elderly, handicapped persons and families find decent, safe and sanitary housing. Assistance may be unit-specific or

household specific. In unit specific housing, the housing subsidy stays with the housing unit for a contract period or indefinitely, as is the case with public housing. Household-specific assistance is committed to participating households. These households may relocate from one housing unit to another while continuing to receive the housing subsidy.

Assisted rental housing units in Grant County fall under a variety of programs, as indicated in Table 5-6. Public housing programs serve low and very low-income families, with rents based on income. Eligible tenants must pay the higher of either 30% of their adjusted income or 10% of their gross income. The Farmers Home Administration (FmHA) program serves low- and moderate- income people in rural areas. Low-income senior citizens or families paying rents of more than 30% of their adjusted annual incomes can qualify for rental assistance. In properties not offering rental assistance, tenants pay the greater of 30% of adjusted income or the base rent. Low interest rate loans are made to owners to reduce the rents (including utilities) paid by low-income tenants. The Section 8 program helps low- and very low-income people pay their rent, with rents based on the same formula used for public housing assistance. Many Section 8 apartments, but not all, are reserved for elderly people. Some are also specially designed for the handicapped.

A total of 278 assisted rental units are currently available in Grant County (Table 5-6). In addition, eight apartments subsidized for the elderly by Farmers Home Administration, have been completed in Corinth.

TABLE 5-6										
Grant County assisted rental housing										
COMPLEX NAME	LOCATION	TOTAL UNITS	0 BR	1BR	2 BR	3BR	4BR	5BR	TELE-PHONE NUMBER	PROGRAM
Aireshire Apartments	Crittenden	20		20E					(859) 223-9477	FmHA
Housing Authority of Dry Ridge	Dry Ridge	66		2 20E	13 1H	22	7	1	(859) 824-4432	Public Housing
Housing Authority of Williamstown	Williamstown	30	3E 1H	4 4E	7 1H	8	2		(859) 823-1511	Public Housing
Light Leaf Apartments	Williamstown	8		4	4				(859) 824-4421	FmHA
Locust Ridge Apartments	Dry Ridge	72		22E 2H	30 2H	16			(859) 823--4481	Section 8
Norwood Apartments	Williamstown	48		16	32				(859) 824-5663	FmHA
Parkview Manor Apartments	Williamstown	34	6E	22E 6H					(859) 824-7722	FmHA
	Total Units	278	9E 1H	26 88E 8H	86 4H	46	9	1		

E = units reserved for the elderly (62 and older) H = units reserved for the handicapped Source: Kentucky Housing Corporation, Assisted Rental Housing in Kentucky, August 1993

Household specific assisted rental units are available under the Section 8 Existing and Section 8 Housing Voucher programs. These rental units are allocated in groups by the U.S. Department of Housing and Urban Development for a specific area, which may cover more than one county. The type of assistance available is the same as that outlined for the Section 8 program. Tenants

served under these programs locate rental housing of their choice in the geographic area. The housing unit may be an apartment, mobile home, duplex or house, and must meet HUD housing quality standards.

There are a variety of other forms of financial assistance available to low to moderate income persons for housing assistance. Assistance is available through both public and private non-profit groups. Many changes to these programs have been proposed in recent months, therefore no specifics are included here.

FUTURE HOUSING NEEDS

An estimate of the number of additional housing units needed can be made using population projects and some assumptions based on demographic trends. The number of persons per household will be assumed to be 2.5 persons per household. Grant County had 2.8 persons per household in 1990 and the number of persons per household is expected to continue to decline somewhat. In 1990 there were 154 persons living in group quarters in Grant County, representing 0.98 percent of the population. This compares to 2.73 % for the State of Kentucky overall for the same period. As the percentage of elderly in the population is projected to continue to increase, the percentage of the population living in group quarters in Grant County will be assumed to be 1.5 percent of the population.

Table 5-7 shows the projected number of additional housing units that will be needed in Grant County for the years 2000, 2010 and 2020. The estimated number of units available in 1995 was obtained by using 1990 census data and adding the number of units for which building permits were obtained from 1990 through July 1995. The number of units needed at future dates was obtained by taking the projected population of the county (from Figure 2-1) and subtracting 1.5 percent for those living in group quarters and then dividing by 2.5 persons per household. The result was subtracted from the estimated number of units available in 1995.

TABLE 5-7 future housing units needed Grant County				
GROWTH RATE	CURRENT SUPPLY - 2000	ADDITIONAL UNITS NEEDED		
		2010	2020	2030
Moderate Growth	7,881	807	1,894	2,792
High Growth	7,881	1,537	2,905	4,414

It is likely that the actual number of new units needed will be the range between the moderate and high growth projections. Also, it can be assumed that some existing units will be demolished or deteriorate beyond use, some will be destroyed by fire and others may be converted to other uses.

HISTORIC PRESERVATION

Grant County, through the Grant County Historical Society and the Grant County Historic Preservation Review Board, has taken an active interest in preserving the historic resources of the county. Extensive survey work on historic cemeteries has been carried out by members of the Historic Preservation Review Board. In addition, survey work of historic structures along the

U.S. 25 corridor from Williamstown to Crittenden was carried out by a historian from University of Kentucky with the cooperation of members of the Historical Society in 1986. Twenty-two sites were included in this survey. As a result of this work, two structures were placed on the National Register of Historical Places and a number of others listed as locally significant on the Kentucky Heritage Council's historic sites inventory. An additional 60 structures have also been surveyed in Williamstown. Other structures have been listed for future survey work. A complete survey of Grant County has not been done, however, so current lists of historic sites are incomplete.

The two sites in Grant County that are currently on the National Register of Historic Places are Sherman Tavern and the Ford Stone House. Sherman Tavern is located along U.S. 25 approximately three miles north of Dry Ridge (Williamstown Quadrangle). The Ford Stone House is located near Folsom along Ten Mile Creek at the confluence of Eagle Creek (Elliston Quadrangle). It is likely that there are other sites in the county which would be eligible for the National Register of Historic Places. A cursory review of the structures in Williamstown was made by a representative of the Kentucky Heritage Council. Based on this review, it is likely that the concentration of historic structures in Williamstown would be eligible as a designated National Register Historic District. Additional research would be necessary to determine if the area meets the National Register criteria and, if so, to apply for the designation.

Any project undertaken with Federal funding requiring Federal permits must be surveyed to determine if any historic or archaeological sites which are or may be eligible for listing on the National Register of Historic Places will be affected by the project. When construction activities are involved, an archaeologist may have to conduct a field survey to of the area to be disturbed to determine if archaeological sites are present. the archaeologist's report must be reviewed by the Kentucky Heritage Council. If significant sites are found, project activities may have to be modified or mitigation measures may be needed to offset any negative impacts. Changes to historic buildings may require Kentucky Heritage Council review and approval of plans and specifications. Tax credits are available for renovation of eligible historic buildings. A list of historic properties and survey sites are provided in Appendix A.

Historic Sites in Grant County					
County	Site Number	Historic Name	Location	Owner Name	Status Description
Grant	GRW32	Lara Cavanaugh House	213 S. Main	Yvonne S. Caldwell	Inventory Site
Grant	GRW33	RW O'Hara House	220 S. Main	Judy Gaines	Survey Site
Grant	GRW34	Williamstown Academy	218 S. Main	Judy Gaines	Survey Site
Grant	GRW35	HB Smith/JH Webb House	314 S. Main	John Risen	Survey Site
Grant	GRW36	JT McGinnis House	328 Park Dr.	Bessie Kells	Survey Site
Grant	GRW37	Simon & Elizabeth S Bill	210 Sunset Dr.	Richard Skinner	Survey Site
Grant	GRW38	Judge RL Webb House	414 N. Main	Coloda Webb	Survey Site
Grant	GRW39	CC Adams House	518 N. Main	Mary Faulkner	Survey Site
Grant	GRW40	Bracht House	620 N. Main	Virginia Sill	Survey Site
Grant	GRW41	William Arnold House	101 N. High	Katheryn Brady	Survey Site
Grant	GRW42	Arnold House	105 High	Marvin Simpson	Survey Site
Grant	GRW43	RA Collins Residence	500 N. Main	Beuford Stanley	Survey Site
Grant	GRW44	William Littel House	High	Dr. CW	Survey Site

				Waldrop	
Grant	GRW45	Grant Co. Deposit Bank	Court Sq.		Demolished
Grant	GRW46	Railroad Bridge	US 25		Inventory Site
Grant	GRW47	School			Demolished
Grant	GRW48	Commercial Building	Courthouse Sq.		Demolished
Grant	GRW49	Commercial Building	Courthouse Sq.		Demolished
Grant	GRW50	House	Main		Demolished
Grant	GRW51	House	602 Main		Demolished
Grant	GRW52	RR Depot			Demolished
Grant	GRW53	House	N Main	Nina Carter	Demolished
Grant	GRW54	House old survey			Survey Site
Grant	GRW55	Commercial Building	Courthouse Sq.		Survey Site
Grant	GRW56	House old survey GRW14			Survey Site
Grant	GRW57	House old survey GRW16			Survey Site
Grant	GRW58	Commercial Building	Courthouse Sq.		Survey Site
Grant	GRW59	Commercial Building			Survey Site
Grant	GRW60	House old survey GRW20	Main		Survey Site